

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<b>Applicant:</b> Jason SCOTT et al. App. No.: 09/955,394 Filed: September 17, 2001 For: ENHANCING UTILITY AND DIVERSIFYING MODEL RISK IN A PORTFOLIO OPTIMIZATION FRAMEWORK	<b>Examiner:</b> CHEUNG, Mary Group Art Unit: 3694 Conf. No.: 1548 Docket No.: FINA-000410
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Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

In response to the Office Action mailed April 5, 2007, the Applicant respectfully requests the Examiner to consider the following remarks:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.